

FORM B1 UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK BUFFALO DIVISION		Voluntary Petition																																																
Name of Debtor (if individual, enter Last, First Middle): <b>Cochrane, Michael P.</b>		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): <b>Cochrane, Renee M.</b>																																																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																																																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>XXX-XX-5394</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>XXX-XX-4323</b>																																																
Street Address of Debtor (No. and Street, City, State and Zip Code): <b>10572 West Shelby Road Middleport, NY 14105</b>		Street Address of Joint Debtor (No. and Street, City, State and Zip Code): <b>10572 West Shelby Road Middleport, NY 14105</b>																																																
County of Residence or of the Principal Place of Business: <b>Orleans</b>		County of Residence or of the Principal Place of Business: <b>Orleans</b>																																																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																
Location of Principal Assets of Business Debtor (if different from street address above):																																																		
Information Regarding the Debtor (Check the Applicable Boxes)																																																		
<b>Venue</b> (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																																																		
<b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other      <input type="checkbox"/> Clearing Bank</p>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <p><input checked="" type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding</p>																																																
<b>Nature of Debts</b> (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business</p>		<b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.</p>																																																
<b>Statistical/Administrative Information</b> (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.</p>																																																		
Estimated Number of Creditors		1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-Over <input type="checkbox"/>																																																
<b>Estimated Assets</b> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input checked="" type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> </tr> <tr> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50,000,001</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> </tr> <tr> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50,000,001</td> <td>\$50,000,001 to \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> <td style="width: 25%;"><input type="checkbox"/></td> </tr> <tr> <td>\$100 million</td> <td>\$100 million</td> <td>\$100 million</td> <td>\$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50,000,001	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50,000,001	\$50,000,001 to \$100 million	<input type="checkbox"/>	\$100 million	\$100 million	\$100 million	\$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
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THIS SPACE IS FOR COURT USE ONLY																																																		

<b>Voluntary Petition (page 2)</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Michael P. Cochrane Renee M. Cochrane</b>
<b>Prior Bankruptcy Case(s) Filed Within Last 6 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
<b>X</b> <u>/s/ Michael P. Cochrane</u> <b>Michael P. Cochrane</b> <b>X</b> <u>/s/ Renee M. Cochrane</u> <b>Renee M. Cochrane</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.
Telephone Number (If not represented by an attorney) _____ Date _____		<b>X</b> <u>/s/ Timothy L. Burke</u> <b>Timothy L. Burke</b> _____ Date _____ <b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
<b>X</b> <u>/s/ Timothy L. Burke</u> <b>Timothy L. Burke</b> Bar No. _____ <b>UAW Legal Services Plan</b> <b>4285 Genesee Street, Suite 3</b> <b>PO Box 688</b> <b>Cheektowaga, NY 14225-0688</b> Phone No. <u>(716) 632-1644</u> Fax No. <u>(716) 632-1897</u> _____ Date _____		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ _____ Social Security Number _____ _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
<b>X</b> _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date _____		<b>X</b> _____ Signature of Bankruptcy Petition Preparer _____ _____ Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Michael P. Cochrane**  
**Renee M. Cochrane**

CASE NO

CHAPTER **7**

**SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
10572 West Shelby Road, Middleport, NY 14105 single-family residence	fee simple	J	\$98,000.00	\$83,472.89
			\$98,000.00	\$83,472.89

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Michael P. Cochrane**  
**Renee M. Cochrane**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	joint account located at Local 424 FCU	J	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X	acct located at Niagara County FCU, 260 West Avenue, Lockport, NY 14094	W	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	household goods and furnishings	J	\$1,500.00
4. Household goods and furnishings including audio, video and computer equipment.	X	wearing apparel	J	\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
		Total >		<b>\$2,260.00</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Michael P. Cochrane**  
**Renee M. Cochrane**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K account provided by employer - American Axle Mfg-	H	\$23,517.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Total >	\$25,777.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

**IN RE: Michael P. Cochrane  
Renee M. Cochrane**

CASE NO

CHAPTER 7

## **SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 ATV	H	\$4,615.08
		2004 Chevy Trail Blazer	H	\$22,470.00
		1993 Ford Ranger	J	\$500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
			Total >	\$53,362.08

**Total >**

**\$53,362.08**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

**IN RE: Michael P. Cochrane  
Renee M. Cochrane**

CASE NO

CHAPTER 7

## **SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Bonus	H	\$600.00

**Total >**

**\$53,962.08**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

**IN RE: Michael P. Cochrane  
Renee M. Cochrane**

CASE NO

CHAPTER 7

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

**SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**

Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: 2004 NATURE OF LIEN: <b>Smart Lease</b> COLLATERAL: <b>2004 Chevy Trail Blazer</b> REMARKS:				\$31,848.58	\$9,378.58
<b>GMAC Smart Lease</b> <b>GMAC Payment Processing Center</b> P.O. Box 5180 Carol Stream, IL 60197-5180	J		COLLATERAL VALUE: \$22,470.00					
ACCT #:			DATE INCURRED: 2004 NATURE OF LIEN: <b>Secured Loan</b> COLLATERAL: <b>2004 ATV</b> REMARKS:				\$4,615.08	
Local 424 UAW-CIO Federal Credit Union 3333 Harlem Road Cheektowaga, NY 14225	W		COLLATERAL VALUE: \$4,615.08					
ACCT #:			DATE INCURRED: 2004 NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>10572 West Shelby Road, Selby, NY 14105</b> REMARKS:				\$83,472.89	
<b>M&amp;T Mortgage Corporation</b> P.O. Box 1364 Buffalo, NY 14240	J		COLLATERAL VALUE: \$98,000.00					
No continuation sheets attached	Total for this Page (Subtotal) >						\$119,936.55	\$9,378.58
	Running Total >						\$119,936.55	\$9,378.58

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

IN RE: Michael P. Cochrane  
Renee M. Cochrane

CASE NO

CHAPTER 7

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

*Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).*

**Wages, salaries, and commissions**

*Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

**Contributions to employee benefit plans**

*Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).*

**Certain farmers and fishermen**

*Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

**Deposits by individuals**

*Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

**Alimony, Maintenance, or Support**

*Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).*

**Taxes and certain other debts owed to governmental units**

*Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).*

**Commitments to Maintain the Capital of an Insured Depository Institution**

*Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).*

**Administrative allowances under 11 U.S.C. Sec. 330**

*Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.*

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No \_\_\_\_\_ continuation sheets attached

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxx-xxxx-xxxx-0568  Bank One Cardmember Service PO Box 15153 Wilmington, DE 19886-5153	H	DATE INCURRED: 1999 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$4,547.00
ACCT #: xxxx-xxxx-xxxx-1501  Citi Cards P.O. Box 45165 Jacksonville, FL 32232-5165	W	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:			\$25,295.87
ACCT #: xxxx-xxxx-xxxx-8231  Citibank POB 6077 Sioux Falls SD 57117-6077	W	DATE INCURRED: 2004 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$5,313.37
ACCT #: xxxxxxxxxxxxx8256  Home Depot Credit Services P.O. Box 9100 Des Moines, IA 50368-9100	H	DATE INCURRED: 2004 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$2,426.01
ACCT #: xxxxxxxxxxxxx6741  MCCBG c/o Card Services P.O. Box 3601 Dayton, OH 45401	W	DATE INCURRED: 2004 CONSIDERATION: <b>Credit for carpet purchase</b> REMARKS:			\$1,227.22
ACCT #: xxxx8343  OSI Collection Services, Inc. P.O. Box 550720 Jacksonville, FL 32255-0720	W	DATE INCURRED: CONSIDERATION: <b>Collecting for Citibank</b> REMARKS:			Notice Only
ACCT #: xxxxxxxxxxxx2301  Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773-9500	W	DATE INCURRED: 1996 CONSIDERATION: <b>Student Loan</b> REMARKS:			\$44,112.70

1 continuation sheets attached

Total for this Page (Subtotal) &gt;

\$82,922.17

Running Total &gt;

\$82,922.17

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>xxxxxx5883</b>		DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Furniture Loan</b> REMARKS:			\$1,286.46
<b>Wells Fargo Financial P.O. Box 9121 Des Moines, IA 50306</b>	<b>W</b>				
Total for this Page (Subtotal) >			\$1,286.46		
Running Total >			\$84,208.63		

UNITED STATES BANKRUPTCY COURT  
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**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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**SCHEDULE H (CODEBTORS)**

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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**SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
<b>Married</b>		8 yrs. old child 7 yrs. old child 3 yrs. old child				
Employment	Debtor					Spouse
Occupation	assembkewr				medical technologist	
Name of Employer	American Axle Mfg.				Lockport Memorial	
How Long Employed	9 years				4 years	
Address of Employer	P.O. Box 972 Buffalo, NY 14240-0972				521 East Avenue Lockport, NY 14094	

**Income: (Estimate of average monthly income)**

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)  
Estimated monthly overtime

**DEBTOR**

**SPOUSE**

\$5,031.69

\$1,082.90

\$0.00

\$0.00

**SUBTOTAL**

**LESS PAYROLL DEDUCTIONS**

**\$5,031.69**

**\$1,082.90**

A. Payroll taxes (includes social security tax if B. is zero)

\$809.12

\$59.95

B. Social Security Tax

\$312.00

\$67.14

C. Insurance

\$72.97

\$15.71

D. Union dues

\$52.00

\$0.00

E. Retirement 401-K

\$251.59

\$0.00

F. Other (specify) Life & Optional Life Ins. / NYS DBL

\$19.54

\$2.60

G. Other (specify) \_\_\_\_\_ / PEF Dues

\$0.00

\$9.75

**SUBTOTAL OF PAYROLL DEDUCTIONS**

**\$1,517.22**

**\$155.15**

**TOTAL NET MONTHLY TAKE HOME PAY**

**\$3,514.47**

**\$927.75**

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

\$0.00

Income from real property

\$0.00

\$0.00

Interest and dividends

\$0.00

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or  
that of the dependents listed above

\$0.00

\$0.00

Social Security or other government assistance (specify)

\$0.00

\$0.00

Pension or retirement income

\$0.00

\$0.00

Other monthly income (specify below)

\$0.00

\$0.00

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\$0.00

\$0.00

\$0.00

\$0.00

**TOTAL MONTHLY INCOME**

**\$3,514.47**

**\$927.75**

**TOTAL COMBINED MONTHLY INCOME \$4,442.22**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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**SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$848.33
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Utilities:</b> Electricity and heating fuel	\$265.00
Water and sewer	\$75.00
Telephone	\$113.00
Other: Cable	
Home maintenance (repairs and upkeep)	\$150.00
Food	\$725.00
Clothing	\$175.00
Laundry and dry cleaning	\$75.00
Medical and dental expenses (not covered by insurance)	\$83.00
Transportation (not including car payments)	\$380.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$75.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$28.75
Life	
Health	
Auto	\$130.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	\$612.47
Other: school tuition	\$340.00
Other: ATV	\$122.80
Other: student loans	\$400.00
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: Car Phone	\$15.00
Other:	
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$4,713.35</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	
B. Total projected monthly expenses (including separate spouse budget if applicable)	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each	(interval)

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**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$98,000.00		
B - Personal Property	Yes	4	\$53,962.08		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$119,936.55	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$84,208.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1		\$4,442.22	
J - Current Expenditures of Individual Debtor(s)	Yes	1		\$4,713.35	
Total Number of Sheets of ALL Schedules >	14				
Total Assets >	\$151,962.08				
Total Liabilities >			\$204,145.18		

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**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. \_\_\_\_\_ 15 \_\_\_\_\_

Date \_\_\_\_\_

Signature /s/ Michael P. Cochrane  
*Michael P. Cochrane*

Date \_\_\_\_\_

Signature /s/ Renee M. Cochrane  
*Renee M. Cochrane*

[If joint case, both spouses must sign.]

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**STATEMENT OF FINANCIAL AFFAIRS**

---

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$55,255.00	2004 - wages (H)
\$15,042.90	2004 - wages (W)
\$55,000.00	2003 - wages (H)
\$14,000.00	2003 - wages (W)
\$3,908.68	2005-wages (H)
\$1,291.10	2005-wages (W)

---

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14.00	2002 - interest income (J)
\$737.00	2002 - 2001 NYS income tax refund (J)
\$13.00	2003 - interest income (J)
\$502.00	2003 - 2002 NYS income tax refund (J)

---

**3. Payments to creditors**

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
regular payments on mortgage and auto			

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 1

- 
- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**NAME AND ADDRESS OF PAYEE**

**Stellar Debt Solutions, Inc.  
P.O. Box 1053  
Syosset, NY 11791**

**DATE OF PAYMENT,**

**NAME OF PAYOR IF**

**OTHER THAN DEBTOR**

**debtors paid \$600 per  
month for 4 months**

**AMOUNT OF MONEY OR DESCRIPTION**

**AND VALUE OF PROPERTY**

**\$600 per month was being  
paid into a debt consolidation  
plan**

**10. Other transfers**

- None  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

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**11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**14. Property held for another person**

- None  List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

- None  If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None      a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  
 potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

---

None      b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  
 Indicate the governmental unit to which the notice was sent and the date of the notice.

---

None      c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

---

**18. Nature, location and name of business**

None      a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

---

None      b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**20. Inventories**

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

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**23. Withdrawals from a partnership or distributions by a corporation**

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

---

**24. Tax Consolidation Group**

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

---

**25. Pension Funds**

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

---

***DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS***

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 6 sheets, and that they are true and correct.

Date \_\_\_\_\_

Signature /s/ Michael P. Cochrane  
of Debtor Michael P. Cochrane

Date \_\_\_\_\_

Signature /s/ Renee M. Cochrane  
of Joint Debtor Renee M. Cochrane  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*

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**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

None

**b. Property to Be Retained.** (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
2004 Chevy Trail Blazer	GMAC Smart Lease GMAC Payment Processing Center P.O. Box 5180 Carol Stream, IL 60197-5180	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2004 ATV	Local 424 UAW-CIO Federal Credit Un 3333 Harlem Road Cheektowaga, NY 14225	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10572 West Shelby Road, Selby, NY 14105	M&T Mortgage Corporation P.O. Box 1364 Buffalo, NY 14240	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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CASE NO  
CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Date \_\_\_\_\_

Signature /s/ Michael P. Cochrane  
Michael P. Cochrane

Date \_\_\_\_\_

Signature /s/ Renee M. Cochrane  
Renee M. Cochrane

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Michael P. Cochrane**  
**Renee M. Cochrane**

CASE NO

CHAPTER **7**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

*The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.*

**Chapter 7: Liquidation (\$209.00 filing fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

**Chapter 11: Reorganization (\$839.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$239.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

**ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

/s/ Michael P. Cochrane

*Michael P. Cochrane*

/s/ Renee M. Cochrane

*Renee M. Cochrane*

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

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CHAPTER 7

**DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)**

Amount paid:	\$0.00
Amount to be paid:	\$0.00
Property transferred to attorney: n/a	
Collateral held by attorney: n/a	
Source of compensation: prepaid legal plan provided by employer	

*I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.*

*I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.*

*I have not agreed to share this compensation with any person other than members of the firm.*

Date \_\_\_\_\_

/s/ Michael P. Cochrane  
**Michael P. Cochrane**

/s/ Timothy L. Burke

**Timothy L. Burke**  
Bar No.  
UAW Legal Services Plan  
4285 Genesee Street, Suite 3  
PO Box 688  
Cheektowaga, NY 14225-0688  
Phone: (716) 632-1644 / Fax: (716) 632-1897

/s/ Renee M. Cochrane

**Renee M. Cochrane**

Bank One  
Cardmember Service  
PO Box 15153  
Wilmington, DE 19886-5153

Citi Cards  
P.O. Box 45165  
Jacksonville, FL 32232-5165

Citibank  
POB 6077  
Sioux Falls SD 57117-6077

GMAC Smart Lease  
GMAC Payment Processing Center  
P.O. Box 5180  
Carol Stream, IL 60197-5180

Home Depot Credit Services  
P.O. Box 9100  
Des Moines, IA 50368-9100

Local 424 UAW-CIO Federal Credit Union  
3333 Harlem Road  
Cheektowaga, NY 14225

M&T Mortgage Corporation  
P.O. Box 1364  
Buffalo, NY 14240

MCCBG  
c/o Card Services  
P.O. Box 3601  
Dayton, OH 45401

OSI Collection Services, Inc.  
P.O. Box 550720  
Jacksonville, FL 32255-0720

Sallie Mae  
P.O. Box 9500  
Wilkes Barre, PA 18773-9500

Wells Fargo Financial  
P.O. Box 9121  
Des Moines, IA 50306